

## ‘Make the MOVE- Cashback’ Promotion

### Terms and Conditions

### Commencing 20/08/2019

1. The ‘Make the MOVE- Cashback’ promotion is organised by Railways Credit Union Limited trading as MOVE Bank. AFSL/Australian Credit License number 234 536 | ABN 91 087 651 090. Level 1, 179 Ann Street Brisbane 4001.
2. Information on the incentive and eligibility to claim form part of these terms and conditions.
3. The promotion is only open to Australian residents aged 18 years or over. Employees of MOVE Bank, their families and employees of third-party product providers are ineligible to engage with this promotion.
4. MOVE Bank will deposit \$1,000 (‘Deposit’) into an eligible Express Saver or Everyday Saver account if you meet the Eligibility Criteria.

#### Eligibility Criteria

5. To claim this offer, you must have an eligible MOVE Bank home or investment loan and have an Everyday Saver or Express Saver.
6. Your home and investment loan must meet the following conditions:
  - a) The home or investment loan application must be submitted and approved between 20/08/2019 and 31/10/2019 (inclusive).
  - b) Minimum refinance amount is \$400,000.
  - c) The home or investment loan must be settled on or before 31/12/2019. Exceptions up to 6 months for purchase settlements may apply. The home loan will be subject to MOVE Bank’s standard credit assessment and eligibility criteria.
7. Your Express Saver or Everyday Saver account must meet the following conditions:
  - a) The account must be held in the same name(s) as the home loan.
  - b) The account must be opened prior to settlement and must remain open until the Deposit is made
8. Unsecured loans and top-ups are not included in the minimum refinance amount.
9. Offer not available for broker referred loans, interest only loans or internal refinance.
10. Only one (1) Deposit is payable per member regardless of the number of loans and properties involved.

#### Other Information about this Offer

11. MOVE Bank will pay the Deposit within 30 days of settlement of the eligible loan.
12. If you have an existing Everyday Saver or Express Saver account which meets the above conditions, you will need to nominate which account you would like the Deposit paid into.
13. MOVE Bank reserves the right to amend or withdraw this offer at any time without notice.
14. It is your responsibility to ensure you understand any taxation or other financial consequences associated with your receipt of the Deposit.
15. MOVE Bank may use your name, address and other personal information provided for marketing and promotional purposes. For further information regarding personal information please refer to MOVE Bank’s privacy policy located at [www.movebank.com.au](http://www.movebank.com.au). If, after entering the promotion, you would like MOVE Bank to cease using your personal information for these purposes, you should contact MOVE Bank on 1300 362 216.
16. By engaging with the promotion, you acknowledge that you have read, understand and agree to be bound by these terms and conditions.